



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Mark S. Craig, Michael M. Miller and  
Charles H. Downs, jr.

Application No.: 10/044,679

Group Art Unit: 2171

Filed: January 11, 2002

Examiner: Unknown

For: REAL TIME FINANCIAL  
INSTRUMENT IMAGE EXCHANGE  
SYSTEM AND METHOD

Confirmation No. 9713

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT,  
INCLUDING INFORMATION FROM  
INTERNATIONAL SEARCH REPORT**

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Sir:

The following references were cited in an International Search Report dated July 2, 2003 in related International Application No. PCT/US03/00540. The search report was mailed within three months of the date of mailing of the present Information Disclosure Statement. Copies of the following references and a form PTO-1449 are submitted herewith:

U.S. Patents:

	<u>Patent No.</u>	<u>Patentee</u>	<u>Date</u>
1.	6,450,403 B1	Martens et al.	09/17/2002

Other References:

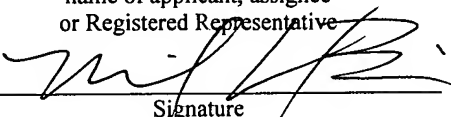
2. BOZEMAN, United States Patent Application Publication No. US 2002/0052852 A1 titled UNIVERSAL POSITIVE PAY MATCH, AUTHENTICATION, AUTHORIZATION, SETTLEMENT AND CLEARING SYSTEM, Pub. Date May 2, 2002.

3. ABDI ET AL., United States Patent Application Publication No. US 2003/0015583 A1 titled SELF SERVICE CHECK CHASING SYSTEM AND METHOD, Pub. Date January 23, 2003.
4. GOELLER ET AL., United States Application Publication No. US 2002/0178112 A1 titled POINT OF SALE CHECK SERVICE, Pub. Date November 28, 2002.

No Office Action has been received as of the date of mailing this Information Disclosure Statement and a telephone call to the Patent and Trademark Office indicates that none has been issued; therefore, it is being filed before the mailing of a first Office Action on the merits pursuant to 37 C.F.R. 1.97(b). Therefore, it is believed that no fee is necessary. However, the Commissioner is authorized to charge any fees which may be necessary to Deposit Account 500449.


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**MICHAEL J. LABRIE**  
name of applicant, assignee  
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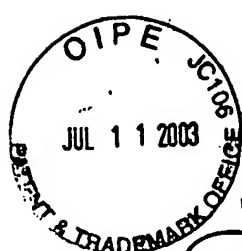
  
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July 8, 2003  
Date of Signature

Respectfully submitted,

  
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PTO/SB/08b (06-03)  
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<b>Substitute for form 1449B/PTO</b>  <b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		<b>Complete If Known</b>			
		Application Number	10/044/679		
		Filing Date	January 11, 2002		
		First Named Inventor	Mark S. Craig		
		Art Unit	2171		
		Examiner Name	Unknown		
Sheet	2	of	2	Attorney Docket Number	32995.2

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NON PATENT LITERATURE DOCUMENTS			
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	2	BOZEMAN, United States Patent Application Publication No. US 2002/0052852 A1 titled UNIVERSAL POSITIVE PAY MATCH, AUTHENTICATION, AUTHORIZATION, SETTLEMENT AND CLEARING SYSTEM. Pub. Date May 2, 2003	
	3	ABDI et al., United States Patent Application Publication No. US 2003/0015583 A1 titled SELF SERVICE CHECK CHASING SYSTEM AND METHOD, Pub. Date January 23, 2003	
	4	GOELLER ET AL., United States Application Publication No. U.S. 2002/178112 A1 titled POINT OF SALE CHECK SERVICE, Pub. Date November 28, 2002	

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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	10/044,679
	Filing Date	January 11, 2002
	First Named Inventor	Mark S. Craig
	Art Unit	2171
	Examiner Name	Unknown
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